BLUE KC SMARTSHOPPER

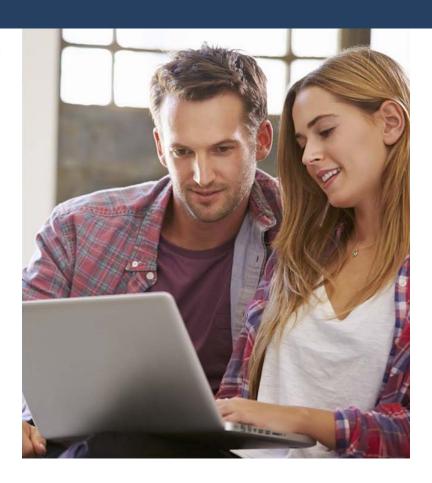
SmartShopper is an incentive and engagement platform that can save you money on healthcare expenses every time you select reward-eligible, lower cost care for qualifying procedures.

- Encourages you to focus on high value care for qualifying services
- Has been shown to improve overall customer satisfaction

WHY SHOP?

Same Procedure. Different Costs.

- Costs may vary considerably for the same procedure at different locations
- Many patients do not make cost comparisons when scheduling a procedure



SmartShopper addresses this by:

- · Verifying claims savings and promoting behavioral change
- Engaging consumers to drive shopping and savings
- Providing direct financial rewards to members who make informed decisions

STEP BY STEP

Members can choose care from in-network providers.



Doctor recommends a medical service, procedure or test that is included in the program Member logs into MyBlueKC.com to compare providers, prices, and rewards SmartShopper results automatically display in the member's cost comparison search

Member has the procedure at a rewards-eligible location of their choice SmartShopper sends a reward check to the member after claims matching is complete